Case 19-27477 Doc 8 Filed 09/30/19 Entered 09/30/19 07:07:12 Desc Ch 7 First

	WILL IN FOC FAI	UE 	
Information t	o identify the case:	90 - 01 -	
Debtor 1	Sead Dizdarevic	Social Security number or ITIN xxx-xx-0009	
	First Name Middle Name Last Name	EIN	
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN	
		EIN	
United States Ba	ankruptcy Court Northern District of Illinois	Date case filed for chapter 7 9/27/19	
Case number:	19–27477		

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

with the court.		About Debtor 1:	About Debtor 2:
		About Debtor 1.	About Debtol 2.
1.	Debtor's full name	Sead Dizdarevic	
2.	All other names used in the last 8 years		
3.	Address	5415 N Sheridan Rd. APT# 612 Chicago, IL 60640	
4.	Debtor's attorney Name and address	Steven S Camp Geraci Law L.L.C. 55 E. Monroe St. Suite #3400 Chicago, IL 60603	Contact phone 312–332–1800 Email: ndil@geracilaw.com
5.	Bankruptcy trustee Name and address	David R Herzog Herzog & Schwartz PC 77 W Washington Suite 1400 Chicago, IL 60602	Contact phone 312 977–1600 Email: drhlaw@mindspring.com

For more information, see page 2 >

Case 19-27477 Doc 8 Filed 09/30/19 Entered 09/30/19 07:07:12 Desc Ch 7 First Mtg I/J No POC Page 2 of 2

Debtor Sead Dizdarevic Case number 19–27477

6. Bankruptcy clerk's office **Eastern Division** Hours open: 219 S Dearborn 8:30 a.m. until 4:30 p.m. except Documents in this case may be filed at this 7th Floor Saturdays, Sundays and legal address. You may inspect all records filed Chicago, IL 60604 holidays. in this case at this office or online at www.pacer.gov. Contact phone 1-866-222-8029 Date: 9/30/19 7. Meeting of creditors December 2, 2019 at 12:30 PM Location: Debtors must attend the meeting to be 219 South Dearborn, Office of The meeting may be continued or adjourned to a questioned under oath. In a joint case, later date. If so, the date will be on the court the U.S. Trustee, 8th Floor, Room both spouses must attend. Creditors may 800, Chicago, IL 60604 docket attend, but are not required to do so. Debtors must bring a picture ID and proof of their Social Security Number. 8. Presumption of abuse The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. Deadlines File by the deadline to object to discharge or Filing deadline: 1/31/20 to challenge whether certain debts are dischargeable: The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. You must file a complaint: if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), · if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. 10. Proof of claim No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the Please do not file a proof of claim unless you receive a notice to do so. deadline. 11. Creditors with a foreign address If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. 12. Exempt property The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the

debtors claim, you may file an objection. The bankruptcy clerk's office must receive the

objection by the deadline to object to exemptions in line 9.